

Information to identify the case:

Debtor 1	<u>Joseph Cinelli</u>	Social Security number or ITIN	xxx-xx-3542
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laura Cinelli</u>	Social Security number or ITIN	xxx-xx-2558
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 11-45156-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Cinelli

Laura Cinelli

4/4/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph Cinelli
 Laura Cinelli
 Debtors

Case No. 11-45156-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 40

Date Rcvd: Apr 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2017.

db/jdb
 aty #+Joseph Cinelli, Laura Cinelli, 1 Dover Lane, Medford, NJ 08055-3349
 +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000,
 Philadelphia, PA 19106-1541
 512983467 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 512950961 Bank of America, N.A., c/o PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR,
 P.O. Box 4365, Woodland Hills, CA 91365-4365
 512606221 +Chase Marroitt Visa, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 512606224 +Citibank, PO Box 22828, Rochester, NY 14692-2828
 512606226 +Citizens Bank, 1 Citizens dr., Riverside, RI 02915-3000
 512606227 +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
 512615928 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512606229 +Ford Motor Credit Corp., ATTN : John Morton, Esq., 110 Marter Ave.,
 Moorestown, NJ 08057-3124
 512951600 JPMorgan Chase Bank, N.A., P.O. Box 24785, Columbus, OH 43224-0785
 512725363 +Morton & Craig, LLC, Attorneys for Ford Motor Credit, 110 Marter Ave., Suite 301,
 Moorestown, NJ 08057-3124
 512826208 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 514701983 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Residential Credit Solutions, Inc,
 Attn: Foreclosure / Bankruptcy, P.O. Box 163229, Ft. Worth, TX 76161-3229
 512606232 +US Airways Mastercard/BOA, PO Box 8833, Wilmington, DE 19899-8833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2017 00:03:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2017 00:03:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: FORD.COM Apr 04 2017 23:38:00 Ford Motor Credit Company, LLC, P.O. Box 6275,
 Dearborn, MI 48121
 512606215 +EDI: AMEREXPR.COM Apr 04 2017 23:38:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 512689847 EDI: BANKAMER2.COM Apr 04 2017 23:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512606216 +EDI: BANKAMER.COM Apr 04 2017 23:38:00 Bank of America, PO Box 30770,
 Tampa, FL 33630-3770
 512606218 +EDI: BANKAMER.COM Apr 04 2017 23:38:00 Bank of America Visa, PO Box 15019,
 Wilmington, DE 19886-5019
 512606219 +EDI: TSYS2.COM Apr 04 2017 23:38:00 Barclay's Bank Delaware, 125 South West St.,
 Wilmington, DE 19801-5014
 512873564 +EDI: OPHSUBSID.COM Apr 04 2017 23:38:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512606220 EDI: CAPITALONE.COM Apr 04 2017 23:38:00 Capital One, PO Box 85520, Richmond, VA 23285
 512606222 +EDI: CHASE.COM Apr 04 2017 23:38:00 Chase Rewards, 800 Brooksedge Blvd.,
 Westerville, OH 43081-2822
 512606223 +EDI: CITICORP.COM Apr 04 2017 23:38:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
 512664801 +EDI: CITICORP.COM Apr 04 2017 23:38:00 Citibank N.A., c/o Citibank (South Dakota), N.A.,
 ATTN: Claims Dept. MC 2135, 701 E 60th Street North, Sioux Falls, SD 57104-0432
 512747081 EDI: IRS.COM Apr 04 2017 23:38:00 Department of Treasury - Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 513537304 +EDI: DISCOVERSL.COM Apr 04 2017 23:38:00 Discover Student Loans, PO Box 30925,
 Salt Lake City, UT 84130-0925
 513537304 +E-mail/Text: DSLBKYP@discover.com Apr 05 2017 00:04:05 Discover Student Loans,
 PO Box 30925, Salt Lake City, UT 84130-0925
 512661573 EDI: FORD.COM Apr 04 2017 23:38:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI 48255-0953
 513213579 EDI: PRA.COM Apr 04 2017 23:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 512951773 EDI: PRA.COM Apr 04 2017 23:38:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank USA, N.A., PO Box 41067, Norfolk VA 23541
 512772018 +EDI: RESURGENT.COM Apr 04 2017 23:38:00 PYOD LLC, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 512693422 EDI: RECOVERYCORP.COM Apr 04 2017 23:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512606231 +EDI: TSYS2.COM Apr 04 2017 23:38:00 US Airways Mastercard, PO Box 13337,
 Philadelphia, PA 19101-3337
 513882944 +EDI: OPHSUBSID.COM Apr 04 2017 23:38:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121, Vanda, LLC,
 c/o Weinstein & Riley, P.S. 98121-3132
 513882943 +EDI: OPHSUBSID.COM Apr 04 2017 23:38:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512797245 EDI: ECAST.COM Apr 04 2017 23:38:00 eCAST Settlement Corporation SUCCESSOR to FIA Card,
 Services aka Bank of America, POB 29262, New York NY 10087-9262

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Apr 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512797213 EDI: ECAST.COM Apr 04 2017 23:38:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

512783449* +American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
512632387* +American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
512606217* +Bank of America, PO Box 30770, Tampa, FL 33630-3770
512632388* +Bank of America, PO Box 30770, Tampa, FL 33630-3770
512632389* +Bank of America, PO Box 30770, Tampa, FL 33630-3770
512783450* +Bank of America, PO Box 30770, Tampa, FL 33630-3770
512783451* +Bank of America, PO Box 30770, Tampa, FL 33630-3770
512632390* +Bank of America Visa, PO Box 15019, Wilmington, DE 19886-5019
512783452* +Bank of America Visa, PO Box 15019, Wilmington, DE 19886-5019
512632391* +Barclay's Bank Delaware, 125 South West St., Wilmington, DE 19801-5014
512783453* +Barclay's Bank Delaware, 125 South West St., Wilmington, DE 19801-5014
512632392* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, PO Box 85520, Richmond, VA 23285)
512783454* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, PO Box 85520, Richmond, VA 23285)
512632393* +Chase Marroitt Visa, 800 Brooksedge Blvd., Westerville, OH 43081-2822
512783455* +Chase Marroitt Visa, 800 Brooksedge Blvd., Westerville, OH 43081-2822
512632394* +Chase Rewards, 800 Brooksedge Blvd., Westerville, OH 43081-2822
512783456* +Chase Rewards, 800 Brooksedge Blvd., Westerville, OH 43081-2822
512632395* +Citi, PO Box 6500, Sioux Falls, SD 57117-6500
512783457* +Citi, PO Box 6500, Sioux Falls, SD 57117-6500
512606225* +Citibank, PO Box 22828, Rochester, NY 14692-2828
512632396* +Citibank, PO Box 22828, Rochester, NY 14692-2828
512632397* +Citibank, PO Box 22828, Rochester, NY 14692-2828
512783458* +Citibank, PO Box 22828, Rochester, NY 14692-2828
512783459* +Citibank, PO Box 22828, Rochester, NY 14692-2828
512632398* +Citizens Bank, 1 Citizens dr., Riverside, RI 02915-3000
512783460* +Citizens Bank, 1 Citizens dr., Riverside, RI 02915-3000
512606228* +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
512632399* +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
512632400* +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
512783461* +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
512783462* +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
512606230* +Ford Motor Credit Corp., ATTN : John Morton, Esq., 110 Marter Ave.,
Moorestown, NJ 08057-3124
512632401* +Ford Motor Credit Corp., ATTN : John Morton, Esq., 110 Marter Ave.,
Moorestown, NJ 08057-3124
512632402* +Ford Motor Credit Corp., ATTN : John Morton, Esq., 110 Marter Ave.,
Moorestown, NJ 08057-3124
512783463* +Ford Motor Credit Corp., ATTN : John Morton, Esq., 110 Marter Ave.,
Moorestown, NJ 08057-3124
512783464* +Ford Motor Credit Corp., ATTN : John Morton, Esq., 110 Marter Ave.,
Moorestown, NJ 08057-3124
512632403* +US Airways Mastercard, PO Box 13337, Philadelphia, PA 19101-3337
512783465* +US Airways Mastercard, PO Box 13337, Philadelphia, PA 19101-3337
512632404* +US Airways Mastercard/BOA, PO Box 8833, Wilmington, DE 19899-8833
512783466* +US Airways Mastercard/BOA, PO Box 8833, Wilmington, DE 19899-8833
513885671* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121,
Vanda, LLC, c/o Weinstein & Riley, P.S. 98121-3132
513885670* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 0, * 43, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka et al
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joel R. Spivack on behalf of Joint Debtor Laura Cinelli joel@spivacklaw.com,
admin@spivacklaw.com
Joel R. Spivack on behalf of Debtor Joseph Cinelli joel@spivacklaw.com, admin@spivacklaw.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon fka et al
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Kenneth S. Jannette on behalf of Creditor Vanda, LLC ken.jannette@gmail.com
William E. Craig on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.bccraig@verizon.net

TOTAL: 10